

IN THE ABSTRACT OF THE DISCLOSURE:

Please delete the Abstract of the Disclosure and please substitute therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet.

ABSTRACT OF THE DISCLOSURE

An apparatus, including a receiver which receives information regarding an individual containing information regarding a diagnosis and/or a treatment plan, a processing device which processes the information regarding an individual and stores the information regarding an individual in a database or a memory device and/or updates a healthcare record associated with the individual, and automatically generates information regarding an insurance claim suitable for being automatically submitted to a healthcare insurer or a healthcare payer, and a transmitter which automatically transmits the information regarding an insurance claim to a computer or a communication device associated with the healthcare insurer or the healthcare payer so as to effectuate a submission of the insurance claim to the healthcare insurer or the healthcare payer. The processing device stores information regarding the submission of the insurance claim in the healthcare record associated with the individual.